

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	:	<b>CHAPTER 13</b>
<b>CAROLYN MARIE SHEAFFER</b>	:	
<b>dba Lovewinx by Carolyn; fdba Tasteful</b>	:	<b>CASE NO. 1:17-bk-05010</b>
<b>Treasures by Carolyn</b>	:	
<b>Debtor</b>	:	
	:	
<b>U.S. Bank, National Association, as</b>	:	
<b>Trustee, as successor-in-interest to Bank</b>	:	
<b>of America, N.A., as successor to LaSalle</b>	:	
<b>Bank National Association, as Trustee for</b>	:	
<b>EMC Mortgage Loan Trust 2006-A,</b>	:	
<b>Mortgage Pass-Through Certificates,</b>	:	
<b>Series 2006-A</b>	:	
<b>Movant</b>	:	
	:	
<b>CAROLYN MARIE SHEAFFER</b>	:	
<b>dba Lovewinx by Carolyn; fdba Tasteful</b>	:	
<b>Treasures by Carolyn</b>	:	
<b>Respondent</b>	:	

**ANSWER TO MOTION FOR RELIEF FROM STAY**

1. Admitted.
2. Admitted.
3. Admitted.
4. This paragraph paraphrases portions of documents, which are attached as exhibits to the Motion and which speak for themselves; to the extent that this paraphrase conflicts with the actual wording or meaning of the documents, it is denied.
5. The Debtor lacks knowledge or information sufficient to form a belief as to the truth of this averment, and therefore denies the same.
6. Admitted that the filing of a bankruptcy petition acts as a stay upon certain foreclosure actions.
7. Admitted that the debtor fell behind; however she intends to cure either through an amended plan or via a stipulation. Movant is also protected by an equity cushion.
8. Admitted that the sum is approximately correct; however, debtor will verify the balance with her records.

9. The Debtor is without sufficient information, such as a pay off statement, to form an opinion as to the exact payoff and therefore this paragraph is denied.
10. This paragraph is a conclusion of law to which no answer is necessary; to the extent that an answer is deemed necessary, it is denied.

WHEREFORE, the Debtor respectfully requests that this Court deny the motion for relief filed by the Movant and grant such other relief as this Court deems just.

Respectfully submitted,

/s/ Kara K. Gendron  
Kara K. Gendron, Esquire  
Attorney ID 87577  
Mott & Gendron Law  
125 State Street  
Harrisburg, PA 17101  
(717) 232-6650 TEL  
(717) 232-0477 FAX  
karagendron@gmail.com